

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	Case No. 16-01752
	§	
APRIL E. KIBLER	§	
JOHN SCOTT KIBLER	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

David P. Leibowitz, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$239,694.00	Assets Exempt:	\$28,550.00
<i>(without deducting any secured claims)</i>			
Total Distributions to Claimants:	\$7,463.73	Claims Discharged Without Payment:	\$193,339.11
Total Expenses of Administration:	\$2,500.27		

3) Total gross receipts of \$9,964.00 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$9,964.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	\$239,000.00	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from Exhibit 4)	NA	\$2,500.27	\$2,500.27	\$2,500.27
Prior Chapter Admin. Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from Exhibit 7)	\$199,224.00	\$110,375.84	\$110,375.84	\$7,463.73
Total Disbursements	\$438,224.00	\$112,876.11	\$112,876.11	\$9,964.00

4). This case was originally filed under chapter 7 on 01/20/2016. The case was pending for 12 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/04/2017

By: /s/ David P. Leibowitz
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
2015 Federal Tax Refund	1224-000	\$4,964.00
Potential preference claim against Debtor's brother - Debtor to satisfy personally	1241-000	\$5,000.00
TOTAL GROSS RECEIPTS		\$9,964.00

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

NONE

EXHIBIT 3 – SECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	BMO Harris Bank	4110-000	\$75,000.00	\$0.00	\$0.00	\$0.00
	Mortgage	4110-000	\$164,000.00	\$0.00	\$0.00	\$0.00
TOTAL SECURED CLAIMS			\$239,000.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
DAVID P. LEIBOWITZ, Trustee	2100-000	NA	\$1,746.40	\$1,746.40	\$1,746.40
David P. Leibowitz, Trustee	2200-000	NA	\$46.25	\$46.25	\$46.25
Green Bank	2600-000	NA	\$59.47	\$59.47	\$59.47
Lakelaw, Attorney for Trustee	3110-000	NA	\$630.00	\$630.00	\$630.00
Lakelaw, Attorney for Trustee	3120-000	NA	\$18.15	\$18.15	\$18.15
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$2,500.27	\$2,500.27	\$2,500.27

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

NONE

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

NONE

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank	7100-900	\$17,960.00	\$18,034.65	\$18,034.65	\$1,219.53
2	Capital One Bank (USA), N.A.	7100-900	\$14,762.00	\$14,238.58	\$14,238.58	\$962.83
3	American InfoSource LP as agent for	7100-900	\$11,467.00	\$11,775.09	\$11,775.09	\$796.24
4	PYOD, LLC its successors and assigns as assignee	7100-900	\$3,885.00	\$4,841.10	\$4,841.10	\$327.36
5	PYOD, LLC its successors and assigns as assignee	7100-900	\$29,432.00	\$29,077.94	\$29,077.94	\$1,966.28
6	PYOD, LLC its successors and assigns as assignee	7100-900	\$23,791.00	\$25,197.84	\$25,197.84	\$1,703.90
7	Portfolio Recovery Associates, LLC	7100-900	\$7,500.00	\$7,210.64	\$7,210.64	\$487.59
	Bank of America	7100-000	\$11,796.00	\$0.00	\$0.00	\$0.00
	Chase Freedom	7100-000	\$24,321.00	\$0.00	\$0.00	\$0.00
	Concordia University	7100-000	\$40,000.00	\$0.00	\$0.00	\$0.00
	Loyola University Medical Center	7100-000	\$1,200.00	\$0.00	\$0.00	\$0.00
	Loyola University Medical Center	7100-000	\$207.00	\$0.00	\$0.00	\$0.00
	PayPal	7100-000	\$1,903.00	\$0.00	\$0.00	\$0.00
	Sears Mastercard	7100-000	\$11,000.00	\$0.00	\$0.00	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$199,224.00	\$110,375.84	\$110,375.84	\$7,463.73

ASSET CASES

Case No.: 16-01752
Case Name: KIBLER, APRIL E. AND KIBLER, JOHN SCOTT
For the Period Ending: 1/4/2017

Trustee Name: David Leibowitz
Date Filed (f) or Converted (c): 01/20/2016 (f)
\$341(a) Meeting Date: 02/18/2016
Claims Bar Date: 06/08/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	2038 N. New England Ave. Chicago, IL - 60707-0000 Cook	\$250,000.00	\$0.00	\$0.00	FA
2	2008 Honda Ridgeline 115000 MILES	\$5,463.00	\$0.00	\$0.00	FA
Asset Notes: \$2400 1001(c) \$3063 1001(b)					
3	2006 Honda Pilot 105000 MILES	\$4,858.00	\$0.00	\$0.00	FA
Asset Notes: \$2400 1001(c) \$2458 1001(b)					
4	Misc. household goods	\$500.00	\$0.00	\$0.00	FA
5	Misc. electronics	\$400.00	\$0.00	\$0.00	FA
6	necessary wearing apparel	\$500.00	\$0.00	\$0.00	FA
7	cash on hand	\$100.00	\$0.00	\$0.00	FA
8	Parkway Bank - checking	\$220.00	\$0.00	\$0.00	FA
9	Byline Bank - checking (u)	\$1,203.00	\$0.00	\$0.00	FA
10	Kibco, Inc. 100 % ownership S-Corp (u)	Unknown	\$0.00	\$0.00	FA
11	Debtor has a contract pending, awaiting buyer financing. Gross commission listed before taxes. (u)	\$5,000.00	\$694.00	\$0.00	FA
Asset Notes: 735 ILCS 5/12-803 and 5/12-1001(b), 740 ILCS 170/4					
12	VOID - Duplicate, entered in error (u)	\$0.00	\$0.00	\$0.00	FA
13	2015 Federal Tax Refund (u)	\$0.00	\$4,964.00	\$4,964.00	FA
14	Potential preference claim against Debtor's brother - Debtor to satisfy personally (u)	\$0.00	\$5,000.00	\$5,000.00	FA

TOTALS (Excluding unknown value)

\$268,244.00

\$10,658.00

\$9,964.00

Gross Value of Remaining Assets

\$0.00

Major Activities affecting case closing:

ASSET CASES

Case No.: 16-01752
Case Name: KIBLER, APRIL E. AND KIBLER, JOHN SCOTT
For the Period Ending: 1/4/2017

Trustee Name: David Leibowitz
Date Filed (f) or Converted (c): 01/20/2016 (f)
§341(a) Meeting Date: 02/18/2016
Claims Bar Date: 06/08/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

06/20/2016 2016 Reporting Period:

Collecting payments from Debtors to settle potential preferential payment to Debtor's brother and unscheduled 2015 tax refund. Final payment due 8/6/16.

Claims reviewed, consistent with schedules

Ready for TFR when final payment received.

Initial Projected Date Of Final Report (TFR): 09/30/2016

Current Projected Date Of Final Report (TFR): 10/11/2016

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 16-01752
Case Name: KIBLER, APRIL E. AND KIBLER, JOHN SCOTT
Primary Taxpayer ID #: **_***1616
Co-Debtor Taxpayer ID #:
For Period Beginning: 1/20/2016
For Period Ending: 1/4/2017

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****5201
Account Title: Kibler, April
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
03/08/2016		Byline Bank	[Paid by Debtors via cashier's check] (1 of 7) Payments to settle preferential payment to Debtor's brother and 2015 tax refund	*	\$1,666.00		\$1,666.00
	{14}		Payment 1 of 7 \$834.99	1241-000			\$1,666.00
	{13}		Payment 1 of 7 \$831.01	1224-000			\$1,666.00
03/31/2016		Green Bank	Bank Service Fee	2600-000		\$1.99	\$1,664.01
04/13/2016		APRIL KIBLER	(2 of 7) Payments to settle preferential payment to Debtor's brother and 2015 tax refund	*	\$1,111.33		\$2,775.34
	{14}		Payment 2 of 7 \$556.99	1241-000			\$2,775.34
	{13}		Payment 2 of 7 \$554.34	1224-000			\$2,775.34
04/13/2016		APRIL KIBLER	(3 of 7) Payments to settle preferential payment to Debtor's brother and 2015 tax refund	*	\$3,000.00		\$5,775.34
	{14}		Payment 3 of 7 \$1,503.60	1241-000			\$5,775.34
	{13}		Payment 3 of 7 \$1,496.40	1224-000			\$5,775.34
04/29/2016		Green Bank	Bank Service Fee	2600-000		\$6.53	\$5,768.81
05/09/2016		APRIL KIBLER	(4 of 7) Payments to settle preferential payment to Debtor's brother and 2015 tax refund	*	\$1,000.00		\$6,768.81
	{14}		Payment 4 of 7 \$501.20	1241-000			\$6,768.81
	{13}		Payment 4 of 7 \$498.80	1224-000			\$6,768.81
05/31/2016		Green Bank	Bank Service Fee	2600-000		\$10.15	\$6,758.66
06/06/2016		APRIL KIBLER	(5 of 7) Payments to settle preferential payment to Debtor's brother and 2015 tax refund	*	\$1,000.00		\$7,758.66
	{14}		Payment 5 of 7 \$501.20	1241-000			\$7,758.66
	{13}		Payment 5 of 7 \$498.80	1224-000			\$7,758.66
06/30/2016		Green Bank	Bank Service Fee	2600-000		\$11.80	\$7,746.86
07/12/2016		KIBLER, APRIL E. AND KIBLER, JOHN SCOTT	(6 of 7) Payments to settle preferential payment to Debtor's brother and 2015 tax refund	*	\$1,000.00		\$8,746.86
	{13}		Payment 6 of 7 \$498.80	1224-000			\$8,746.86
	{14}		Payment 6 of 7 \$501.20	1241-000			\$8,746.86
07/29/2016		Green Bank	Bank Service Fee	2600-000		\$13.49	\$8,733.37

SUBTOTALS

\$8,777.33

\$43.96

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 16-01752
Case Name: KIBLER, APRIL E. AND KIBLER, JOHN SCOTT
Primary Taxpayer ID #: **_***1616
Co-Debtor Taxpayer ID #:
For Period Beginning: 1/20/2016
For Period Ending: 1/4/2017

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****5201
Account Title: Kibler, April
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
08/08/2016		KIBLER, APRIL E. AND KIBLER, JOHN SCOTT	(7 of 7) Payments to settle preferential payment to Debtor's brother and 2015 tax refund	*	\$1,186.67		\$9,920.04
	{13}		Payment 7 of 7 \$585.85	1224-000			\$9,920.04
	{14}		Payment 7 of 7 \$600.82	1241-000			\$9,920.04
08/31/2016		Green Bank	Bank Service Fee	2600-000		\$15.51	\$9,904.53
11/30/2016	3001	Lakelaw	Claim #: ; Amount Claimed: 18.15; Distribution Dividend: 100.00;	3120-000		\$18.15	\$9,886.38
11/30/2016	3002	Lakelaw	Claim #: ; Amount Claimed: 630.00; Distribution Dividend: 100.00;	3110-000		\$630.00	\$9,256.38
11/30/2016	3003	DAVID P. LEIBOWITZ	Trustee Compensation	2100-000		\$1,746.40	\$7,509.98
11/30/2016	3004	David P. Leibowitz	Trustee Expenses	2200-000		\$46.25	\$7,463.73
11/30/2016	3005	Discover Bank	Claim #: 1; Amount Claimed: 18,034.65; Distribution Dividend: 6.76;	7100-900		\$1,219.53	\$6,244.20
11/30/2016	3006	Capital One Bank (USA), N.A.	Claim #: 2; Amount Claimed: 14,238.58; Distribution Dividend: 6.76;	7100-900		\$962.83	\$5,281.37
11/30/2016	3007	American InfoSource LP as agent for	Claim #: 3; Amount Claimed: 11,775.09; Distribution Dividend: 6.76;	7100-900		\$796.24	\$4,485.13
11/30/2016	3008	PYOD, LLC its successors and assigns as assignee	Claim #: 4; Amount Claimed: 4,841.10; Distribution Dividend: 6.76;	7100-900		\$327.36	\$4,157.77
11/30/2016	3009	PYOD, LLC its successors and assigns as assignee	Claim #: 5; Amount Claimed: 29,077.94; Distribution Dividend: 6.76;	7100-900		\$1,966.28	\$2,191.49
11/30/2016	3010	PYOD, LLC its successors and assigns as assignee	Claim #: 6; Amount Claimed: 25,197.84; Distribution Dividend: 6.76;	7100-900		\$1,703.90	\$487.59
11/30/2016	3011	Portfolio Recovery Associates, LLC	Claim #: 7; Amount Claimed: 7,210.64; Distribution Dividend: 6.76;	7100-900		\$487.59	\$0.00

SUBTOTALS

\$1,186.67

\$9,920.04

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 16-01752
Case Name: KIBLER, APRIL E. AND KIBLER, JOHN SCOTT
Primary Taxpayer ID #: **_***1616
Co-Debtor Taxpayer ID #:
For Period Beginning: 1/20/2016
For Period Ending: 1/4/2017

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****5201
Account Title: Kibler, April
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTALS:	\$9,964.00	\$9,964.00	\$0.00
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$9,964.00	\$9,964.00	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$9,964.00	\$9,964.00	

For the period of 1/20/2016 to 1/4/2017

Total Compensable Receipts:	\$9,964.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$9,964.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$9,964.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$9,964.00
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 03/08/2016 to 1/4/2017

Total Compensable Receipts:	\$9,964.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$9,964.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$9,964.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$9,964.00
Total Internal/Transfer Disbursements:	\$0.00

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 16-01752
Case Name: KIBLER, APRIL E. AND KIBLER, JOHN SCOTT
Primary Taxpayer ID #: **_***1616
Co-Debtor Taxpayer ID #:
For Period Beginning: 1/20/2016
For Period Ending: 1/4/2017

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****5201
Account Title: Kibler, April
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET
DISBURSEACCOUNT
BALANCES

\$9,964.00

\$9,964.00

\$0.00

For the period of 1/20/2016 to 1/4/2017

Total Compensable Receipts: \$9,964.00
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$9,964.00
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$9,964.00
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$9,964.00
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 01/20/2016 to 1/4/2017

Total Compensable Receipts: \$9,964.00
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$9,964.00
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$9,964.00
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$9,964.00
Total Internal/Transfer Disbursements: \$0.00

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ